

United States Bankruptcy Court
Western District of Oklahoma

In re:
Michela Crump
Debtor

Case No. 21-12875-SAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1087-5
Date Rcvd: Oct 29, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:

Recip ID	Recipient Name and Address
db	+ Michela Crump, 439 W Silverwood Dr. Apt. 256, Oklahoma City, OK 73110-3310
6616558	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise FL 33345-9079
6616564	+ Cac Financial Corp, 2601 Nw Expressway, Oklahoma City OK 73112-7236
6616563	+ Cac Financial Corp, 2601 Northwest Expressway, Suite 1000E, Oklahoma City OK 73112-7236
6616566	+ Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco CA 94104-0417
6616570	+ Fid Info Crp, Po Box 49938, Los Angeles CA 90049-0938
6616572	+ Ian's Enterprise National Support Center, 9450 SW Gemini Dr. #39525, Beaverton OR 97008-7105
6616573	+ Ian's Enterprises LLC, 1874 S. BOULDER AVE, Tulsa OK 74119-5234
6616576	+ MARS Collection Agency, Attn: Bankruptcy, 10830 East 45th Street Suite 400, Tulsa OK 74146-3811
6616577	+ Oklahoma Natural Gas, PO Box 219296, Kansas City MO 64121-9296
6616580	+ Robinson Hoover/Attn: Danielle Schinzing, 119 N. Robinson Ste. 1000, Oklahoma City OK 73102-4614

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: AEHiltonlaw@gmail.com	Oct 29 2021 13:24:00	Alexander E Hilton, III, Alexander Hilton and Associates, Bankruptcy Law Group, 6440 Avondale Drive, Ste 201, Oklahoma City, OK 73116
tr	+ EDI: QSJMANCHESTER.COM	Oct 29 2021 17:28:00	Susan J. Manchester, 1100 N Shartel, Oklahoma City, OK 73103-2602
smg	Email/Text: bankruptcy@oesc.state.ok.us	Oct 29 2021 13:24:00	Oklahoma Employment Security Commission, PO Box 53039, Oklahoma City, OK 73152-3039
ust	+ Email/Text: USTPRegion20.OC.ECF@usdoj.gov	Oct 29 2021 13:24:00	United States Trustee, United States Trustee, 215 Dean A. McGee Ave., 4th Floor, Oklahoma City, OK 73102-3479
6616560	+ Email/Text: legal@ecaautogroup.com	Oct 29 2021 13:24:00	Auto Advantage Finance, Attn: Bankruptcy, Po Box 96329, Oklahoma City OK 73143-6329
6616559	+ Email/Text: legal@ecaautogroup.com	Oct 29 2021 13:24:00	Auto Advantage Finance, Po Box 96329, Oklahoma City OK 73143-6329
6616561	+ Email/Text: bankruptcy@autofinanceusa.com	Oct 29 2021 13:24:00	Auto Finance USA, Attn: Bankruptcy, Po Box 892220, Oklahoma City OK 73189-2220
6616562	+ Email/Text: support@arm.bullcityfinancial.com	Oct 29 2021 13:24:00	Bull City Financial Solutions, Attn: Bankruptcy, 2609 North Duke St, Ste 500, Durham NC 27704-0015
6616565	+ EDI: CAPITALONE.COM	Oct 29 2021 17:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
6616567	+ EDI: CONVERGENT.COM	Oct 29 2021 17:28:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton WA 98057-4927

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6616568	+ Email/PDF: creditonebknofications@resurgent.com	Oct 29 2021 13:34:05	Credit One Bank, Po Box 98872, Las Vegas NV 89193-8872
6616569	+ Email/Text: bknotice@ercbpo.com	Oct 29 2021 13:24:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412
6616571	+ EDI: AMINFOFP.COM	Oct 29 2021 17:28:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls SD 57117-5524
6616574	+ EDI: IIC9.COM	Oct 29 2021 17:28:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul MN 55164-0378
6616578	+ Email/Text: bankruptcy@onlineis.com	Oct 29 2021 13:24:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville NC 28590-1489
6616579	Email/Text: info@phoenixfinancialsvcs.com	Oct 29 2021 13:24:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236
6616581	+ Email/Text: bankruptcyreports@wakeassoc.com	Oct 29 2021 13:24:00	Wakefield & Associates, Attn: Bankruptcy, 10800 East Bethany Drive Ste 450, Aurora CO 80014-2697

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
6616575	##+	Jay P. Moisant, 14453 SE 29th St., Ste. B, Choctaw OK 73020-6543

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:

Debtor 1	Michela Crump	Social Security number or ITIN	xxx-xx-4917
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Western District of Oklahoma		Date case filed for chapter	7 10/28/21
Case number: 21-12875 – SAH			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michela Crump	
2. All other names used in the last 8 years		
3. Address	439 W Silverwood Dr. Apt. 256 Oklahoma City, OK 73110	
4. Debtor's attorney Name and address	Alexander E Hilton III Alexander Hilton and Associates Bankruptcy Law Group 6440 Avondale Drive, Ste 201 Oklahoma City, OK 73116	Contact phone (405) 418-7876 Email: AEHiltonlaw@gmail.com
5. Bankruptcy trustee Name and address	Susan J. Manchester 1100 N Shartel Oklahoma City, OK 73103	Contact phone (405) 278-8880 Email: susanmanchester@sbcglobal.net

For more information, see page 2 >

Debtor **Michela Crump**Case number **21-12875**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	215 Dean A. McGee Oklahoma City, OK 73102	Hours open: 8:30am – 4:30pm Contact phone (405) 609-5700 Date: 10/28/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 24, 2021 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephone Conference: 877-973-0746 Participant Code: 9468854
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/24/22 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

A Photo ID is required to enter the building. Weapons, including pocket knives, and cellphones are not permitted in the building.

NOTICE OF TELEPHONIC 341 MEETING OF CREDITORS

DUE TO THE URGENCIES OF THE PUBLIC HEALTH CRISIS RELATED TO COVID-19, THIS MEETING WILL BE HELD BY TELEPHONIC MEANS.

The Debtor(s) is required to **APPEAR BY PHONE** at the meeting of creditors on the date and time provided for the purpose of being examined under oath. Attendance **BY PHONE** by creditors at the meeting is welcomed, but not required. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

Prior to the time provided, dial the telephone number and use the code provided to enter the meeting. Parties should dial in at least five minutes prior to the start of the meeting. There is no security code and please do not select any other feature. If the automated attendant asks for a security code, one is not required. Once connected, please mute your phone until the case is called and disconnect when notified your meeting is completed. You are encouraged to call from a landline if possible, to call from a quiet location, and to not use a "speaker" function or place the call on hold (as this may cause music or other noises to play during the meetings of other participants on the call).

Debtor(s) is encouraged to contact your attorney prior to the meeting for more information.

DO NOT COME TO THE COURTHOUSE. THIS MEETING WILL TAKE PLACE BY TELEPHONE ONLY.